

UNITED STATES BANKRUPTCY COURT
District of Utah

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 2/17/11.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Heidi C.E. Ludwig
3145 South Little Valley Road
Saint George, UT 84790

Case Number:
11-21937 WTT

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-1598

Attorney for Debtor(s) (name and address):

Jeremy R. McCullough
Jeremy R. McCullough, P.C.
321 North Mall Dr.
Suite O-102
St. George, UT 84790
Telephone number: (435) 627-1260

Bankruptcy Trustee (name and address):

Philip G. Jones tr
853 West Center Street
Orem, UT 84057
Telephone number: (801) 224-5750

Meeting of Creditors

Date: **March 18, 2011**

Time: **11:30 AM**

Location: **Blvd.Ofc. Bldg., Justice Crt.Entr., 87 N. 200 E.,3rd Flr., St. George, UT 84770**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 5/17/11

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

350 South Main #301
Salt Lake City, UT 84101
Telephone number: (801) 524-6687

For the Court:

Clerk of the Bankruptcy Court:
David A. Sime

Hours Open: 8:00 AM – 4:30 PM; Telephone 8:00 AM – 4:30 PM

Date: 2/18/11

Online Information

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-800-733-6740 or (801) 524-3107 with your touch-tone telephone. Case information is also available on the Internet using our PACER service for a \$.08/page fee. An account is required. Visit our homepage at www.utb.uscourts.gov for details.

EXPLANATIONS

FORM RAB9A (12/10)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice/Note	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Important notice to individual debtor(s): All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Dismissal	This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 21 days after a creditors' meeting, if the debtor(s) or debtor's counsel fail to attend the creditors' meeting or fail to timely file required documents [Local Rules 1007–1, 2003–1(a)]. A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest, or the case shall be dismissed.
Appointment of Interim Trustee	The person designated as Bankruptcy Trustee on the front side of this form has been selected as Interim Trustee of the estate of the captioned debtor(s) and the trustee's previously-filed blanket bond is approved. Unless another trustee is elected at the meeting of creditors, the trustee shall serve without further appointment or qualification. The trustee is deemed to have accepted the appointment, unless the trustee notifies the Court and the U.S. Trustee in writing of any rejection within five days after receipt of notice of selection.
— Refer to Other Side for Important Deadlines and Notices —	

Certificate of Service Page 3 of 8

CERTIFICATE OF NOTICE

District/off: 1088-2
Case: 11-21937

User: dlq
Form ID: rab9a

Page 1 of 1
Total Noticed: 25

Date Rcvd: Feb 18, 2011

The following entities were noticed by first class mail on Feb 20, 2011.

db +Heidi C.E. Ludwig, 3145 South Little Valley Road, Saint George, UT 84790-6107
aty +Jeremy R. McCullough, Jeremy R. McCullough, P.C., 321 North Mall Dr., Suite O-102,
St. George, UT 84790-7313
7503453 500FastCash, 515 GSE, Miami, OK 74354
7503454 +Beehive Credit Union, 1227 East 100 South, Saint George, UT 84790-3069
7503455 +Bryan W. Cannon, 8619 South Sandy Pkwy, Ste. 111, Sandy, UT 84070-6404
7503456 +Call Center Services, c/o Magnum Cash Advance, 1403 Foulk Rd Ste 203,
Wilmington, DE 19803-2788
7503459 IC System Inc., 444 Highway 96 East, PO Box 64887, Saint Paul, MN 55164-0887
7503462 +Kevin G. Richards, 746 East 1910 South, Suite 5, Provo, UT 84606-6228
7503463 LoanShopenLine, 2207 Concord Pike Ste #250, Wilmington, DE 19803-2908
7503464 +Mary J. Nield, 3145 South Little Valley Rd, Saint George, UT 84790-6107
7503465 +NSB Agency, PO Box 55789, Seattle, WA 98155-0789
7503466 +Pack Management LLC, 2533 North Carson St. Ste 4074, Carson City, NV 89706-0242
7503467 +Payday Max, 7948 Baymeadows Ave., Second Floor, Jacksonville, FL 32256-7518
7503468 +Peak Recovery and Collections, c/o Cannon Law Associates,
8619 South Sandy Pkwy Bld A, Ste 111, Sandy, UT 84070-6404
7503472 SSM Group LLC Temple Bldg Ste 4&5, Prince William & Main St. Box 822, Charlestown, Nevis,
Federation of St. Kitts & Nevis
7503469 Santander Consumer USA, Inc., P.O. Box 660633, Dallas, TX 75266-0633
7503470 +Skyview Technologies, 845 East Red Hills Pkwy, Saint George, UT 84770-3068
7503471 Sprint, PO Box 660075, Dallas, TX 75266-0075
7503473 +Steven W. Beckstrom, 162 North 400 East Ste A-204, PO Box 1630, Saint George, UT 84771-1630
7503474 +ThinkCash Account Services, PO Box 37727, Philadelphia, PA 19101-5027

The following entities were noticed by electronic transmission on Feb 19, 2011.

tr +EDI: QPGJONES.COM Feb 19 2011 00:08:00 Philip G. Jones tr, 853 West Center Street,
Orem, UT 84057-5201
7503457 +E-mail/Text: opsqa_usbankruptcy@cashnetusa.com CashNetUSA.com,
200 W. Jackson Blvd. 4th Floor, Ste 1400, Chicago, IL 60606-6949
7503458 +EDI: FBDEL.COM Feb 19 2011 00:08:00 First Bank of Delaware, Think Cash, PO Box 37727,
Philadelphia, PA 19101-5027
7503460 +E-mail/Text: banko@bonncoll.com Jensen & Sullivan LLC, PO Box 150612,
Ogden, UT 84415-0612
7503461 +E-mail/Text: JPF-EBN@jpfryelaw.com John P. Frye PC, PO Box 13665,
Roanoke, VA 24036-3665

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 20, 2011

Signature: _____

Joseph Speetjens